
BANKING & FINANCE PROFESSIONAL
Operations ~ Security ~ Branch Administration ~ Treasury ~ Business Development ~
Lending ~ Mergers & Acquisitions ~ Audit

Distinguished career in major financial institutions and financial regulatory agencies – Summit National Bank, Office of Thrift Supervision, Dept. of Treasury; Federal Deposit Insurance Corp., and Connecticut Bank & Trust Co. Combines sophisticated financial and management expertise with outstanding performance in operations, marketing and account relationship management. Proven ability to improve efficiency and effectiveness. PC literate. Recipient of numerous performance awards. Additional expertise:

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| • Bank Accounting Methods | • Personnel Development | • Curriculum Development |
| • Safety & Soundness Exams | • General Bank Liquidation | • Claims Processing |
| • Residential Lending | • Compliance Regulations | • Financial Statements |
| • Marketing | • Business Development | • Internal Financial Ops. |
| • Credit Analysis | • Loan Underwriting Requirements | • Staffing & Scheduling |
| • Problem Resolution | • Risk Management | • General Ledger |
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PROFESSIONAL EXPERIENCE

Held key banking positions to develop 360° experience, including:

Safety & Soundness Examiner – Office of Thrift Supervision, Dept. of Treasury - 2000 to 2002
Termination / Employee Benefits Specialist – Federal Deposit Insurance Corporation - 1996 to 2000
Settlement / Closing Specialist - Federal Deposit Insurance Corporation - 1992 to 1996
Assistant Vice President / Branch Administrator – Summit National Bank - 1989 to 1992
Branch Manager / Bank Officer – Connecticut Bank & Trust Company - 1986 to 1989

Most relevant career highlights:

ASST. VICE PRESIDENT / BRANCH ADMINISTRATOR

Supervised this three branch, \$110 million bank with responsibility for branch management and administration, credit analysis / loan underwriting, audit procedures, regulatory agency liaison and customer service.

- **Loan Underwriting & Mgmt.:** Approved and underwrote commercial loans, consumer loans and mortgages.
 - Participated on credit loan committee to approve loans, delinquencies, loan workouts and foreclosures.
 - Assisted with delinquent loan collections. Reviewed past-due loan trial balances on a weekly basis.
 - Represented bank in loan workout situations and litigation. Conferred with attorney regarding litigations.
 - Developed guidelines to assist other branch managers in analyzing consumer loans.
 - Designed format to assist lenders with compiling data to calculate debt to income ratios.
 - Redesigned financial statements and all loan documents to comply with regulatory requirements.
 - Managed all Letters of Credit and foreign drafts through direct contact with correspondent bank.
- **Branch Administration:** Supervised branch managers, tellers and customer service reps.
 - Performed interviewing, hiring, training, disciplinary actions and performance reviews for all staff.
 - Wrote bank security procedures and developed requisite training class.
 - Developed instructional guides on bank policy and procedure for training new employees.
 - Conducted a study of teller and platform productivity that resulted in changes to branch procedures.
 - Coordinated the bank's conversion to new credit card program.
 - Represented bank in court case regarding a merchant dispute with case resolved in bank's favor.
- **Bank Operations:** Maintained accountability for operations, risk management, customer service and sales.
 - Audited general ledger for large dollar withdrawals and/or deposits.
 - Prepared weekly cash order needs; arranged for excess cash shipments to correspondent bank.
 - Assisted operations department with workload, new procedures and training.
 - Recommended and implemented savings certificate automatic renewal procedure.
 - Authorized signer for disbursement checks, wire transfer authority and general ledger journal entries.
- **Audit:** Managed all internal audit procedures including general ledger; cash, vault cash, bonds, cash items and loan suspense accounts.

PROFESSIONAL EXPERIENCE continued

BRANCH MANAGER / BANK OFFICER

Promoted rapidly from Customer Service Rep. and Teller to Assistant Branch Manager / Manager of a \$90 million branch.

- **Management & Operations:** Directed overall operations, audits, facility management, training, security, deposit and loan growth, budget management and personnel management. Additionally responsible for underwriting, servicing and continued growth of the consumer and commercial loan portfolio.
 - Managed item processing, adjustments, overdrafts, reclamation, loan collections, record retention, collateral, safe deposit boxes, on-line data entry, daily balancing of tellers and general ledger accounts.
 - Facilitated branch automation project.
 - Introduced training to personnel on emerging processes and programs.
 - Assisted in compiling data for the branch budget and projecting the following year's growth.
 - Monitored expenses and profitability; maintained branch services within branch budget.
 - Called on local businesses to acquire many profitable loans and deposit relationships.
- **Audit:** Oversaw audits of general ledger; cash, vault cash, bonds, foreign currency, cash items and loan suspense accounts. Additionally responsible for teller audits.
- **Lending:** Leveraged and applied in-depth knowledge of lending practices and compliance regulations.
 - Analyzed financial statements and corporate tax returns to ensure sufficient cash flow to repay loans.
 - Conducted loan interviews for consumer lending, commercial loans, residential mortgages and home equity loans.
 - Analyzed loan requests, input data in loan system program, verified loan documentation and performed financial analysis.
 - Reviewed loan documentation and collateral.
 - Assisted collection department with skip tracing and delinquent loan customers.
- **Branch Mergers:** Spearheaded branch management following merger between S&L and Commercial Bank. Assisted with conversion problems, audited general ledger accounts, resolved out of balance accounting errors, worked with internal auditors and provided supporting documentation to internal review.

SAFETY & SOUNDNESS EXAMINER

Provided on-site safety and soundness examinations of institutions organized with charters from the Office of Thrift Supervision (OTS). Performed examinations to document effectiveness of operations, compliance with laws and regulations, verify acceptable systems and internal controls, assess and forecast anticipated internal / external changes, identify undue risk and assess ability to meet future growth, capital and losses.

TERMINATION / EMPLOYEE BENEFITS SPECIALIST

Oversaw termination of receiverships process by which the operations of a receivership are concluded and the entity ceases to exist. Performed follow-up between program areas and FDIC divisions. Subject Matter Expert (SME) for Corporate Training Development on Settlement and Termination of Receiverships.

SETTLEMENT SPECIALIST

Administered management of 54 Receiverships to adhere to Purchase & Assumption Agreement (P&A). Supervised and trained settlement staff at bank closings. SME on Chief Financial Officers Act (CFOA).

TRAINING & DEVELOPMENT

- **Bank Examination:** New Thrift Regulator, Specialty Examinations, NT Windows for Examinations, Asset / Liability Risk Mgmt., Interest Rate Risk, Technology Risk Controls, Real Estate Appraisal, Examiner-in-Charge
- **Loan:** Analyzing Financial Statements, Omega Commercial Loans to Business, Installment Lending, Mortgage Underwriting & Servicing, Real Estate Principles & Practices
- **Background:** Accounting, Branch Manager Training & Certification, Money & Banking, Negotiation Skills, USDA Train the Trainer Instructor Training, Management & Development, Organization & Management, Oversight Management, Basic Deposit Insurance, Fundamentals of Qualified Pension Plans